

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

KIMBERLY ANN COVERT

Debtor(s)

Case No. 16-23570GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/23/2016.
- 2) The plan was confirmed on 11/18/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 04/13/2017, 01/19/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 09/03/2021.
- 6) Number of months from filing to last payment: 59.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$69,600.00.
- 10) Amount of unsecured claims discharged without payment: \$43,933.01.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$155,694.04
Less amount refunded to debtor \$2,960.14

NET RECEIPTS: \$152,733.90

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,000.00
Court Costs \$0.00
Trustee Expenses & Compensation \$7,270.16
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$10,270.16

Attorney fees paid and disclosed by debtor: \$1,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICREDIT FINANCIAL SVCS INC	Secured	0.00	315.97	206.39	206.39	0.00
AMERICREDIT FINANCIAL SVCS INC	Secured	13,419.01	14,556.24	16,483.48	16,483.48	0.00
AMERICREDIT FINANCIAL SVCS INC	Unsecured	0.00	0.00	0.00	0.00	0.00
FNB CONSUMER DISCOUNT CO++	Unsecured	1,205.00	NA	NA	0.00	0.00
GM FINANCIAL	Unsecured	13,419.01	NA	NA	0.00	0.00
JENNIFER DUNCAN	Unsecured	4,500.00	3,000.00	3,000.00	219.48	0.00
PEOPLES GAS LLC F/K/A PEOPLES TV	Unsecured	0.00	1,279.12	1,279.12	93.58	0.00
PEOPLES GAS LLC F/K/A PEOPLES TV	Priority	NA	NA	NA	1,846.32	0.00
ROBERT COVERT	Unsecured	22,720.94	NA	NA	0.00	0.00
STEPHANIE KOBIL DMD LLC	Unsecured	138.00	NA	NA	0.00	0.00
SYNCHRONY BANK++	Unsecured	1,734.00	NA	NA	0.00	0.00
US BANK NA - TRUSTEE RMAC TRUS	Priority	0.00	0.00	0.00	0.00	0.00
US BANK NA - TRUSTEE RMAC TRUS	Priority	0.00	500.00	500.00	500.00	0.00
US BANK NA - TRUSTEE RMAC TRUS	Secured	134,270.36	169,748.73	0.00	82,989.52	0.00
US BANK NA - TRUSTEE RMAC TRUS	Secured	0.00	38,717.50	38,717.50	38,717.50	0.00
US DEPARTMENT OF EDUCATION	Unsecured	5,005.00	217.45	217.45	15.91	0.00
US DEPARTMENT OF EDUCATION	Unsecured	12,188.00	19,020.84	19,020.84	1,391.56	0.00
VICTOR VOUGA ESQ	Unsecured	750.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$82,989.52	\$0.00
Mortgage Arrearage	\$38,717.50	\$38,717.50	\$0.00
Debt Secured by Vehicle	\$16,689.87	\$16,689.87	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$55,407.37	\$138,396.89	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$500.00	\$2,346.32	\$0.00
TOTAL PRIORITY:	\$500.00	\$2,346.32	\$0.00
GENERAL UNSECURED PAYMENTS:	\$23,517.41	\$1,720.53	\$0.00

Disbursements:	
Expenses of Administration	<u>\$10,270.16</u>
Disbursements to Creditors	<u>\$142,463.74</u>
TOTAL DISBURSEMENTS :	<u>\$152,733.90</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/16/2021

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.